



# Iowa ChapterGram

CPCU Society Iowa Chapter December 2008

[www.cpcu-iowa.org](http://www.cpcu-iowa.org)

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## Upcoming Events

Wednesday, December 3	Des Moines Botanical Center	Chapter Meeting/Holiday Event
Monday, December 8	Allied Insurance	Technical Workshops
Thursday, January 15	Hilton Garden Inn in Urbandale	Managing Generation whY?
Wednesday, February 18	EMC Insurance	Shaun Tarbuck, Chief Executive of the International Cooperative and Mutual Insurance Federation

Congratulations to our new designees who were conferred at our I-Day on November 12. We had over 180 people attend the event with 16 of our 27 designees present. We heard from individuals who were affected by the natural disasters that impacted our state this year. They shared their experiences as well as some of the lessons they learned. We were also privileged to hear from Al Haynes, the pilot of United Airlines flight 232 that crashed during an emergency landing in Sioux City, Iowa. He shared the main factors that attributed to the unanticipated number of survivors. Finally, we were honored to have the Society President, Marvin Kelly, conduct our conferment ceremony. A special thank you goes to our Vice President, Barb Sullivan, for planning the event, our sponsors, our speakers, and all of the people who worked to make our I-Day a huge success!



At I-Day it was my pleasure to present our 2<sup>nd</sup> annual Burkhalter Award to Lawrence W. Matthews. The Burkhalter Award is presented at I-Day to a person who has made significant contributions to the community and the Iowa insurance industry. The Burkhalter Award is designed to recognize individuals who have influenced the Iowa property and casualty insurance industry and their community through civic involvement.

Lawrence W. Matthews is one of our chapter's charter members. He served as our chapter's third president during the 1954-55 term. Lawrence is a true example of life-long learning having audited over 39 hours of classes at Drake University. Lawrence received his CPCU designation in 1951. He was prompted to take the CPCU exams by Dean Loman (the Loman Foundation's namesake) while visiting Philadelphia for an agent school. Lawrence's civic involvement includes past board member of United Way of Central Iowa, 40 year member of the Des Moines Rotary, as well as 50 year member of Plymouth Congregational Church including past president of the board of the deacons.

I would like to thank everyone who contributed to Embrace Iowa 2008 at I-Day. As a continuation of a focus on helping others in need, we will be accepting donations for Toys for Tots at our December 3 meeting. The primary goal of Toys for Tots is to deliver, through a shiny new toy at Christmas, a message of hope to needy youngsters that will motivate them to grow into responsible, productive, patriotic citizens and community leaders. Our December meeting will be held at the Des Moines Botanical Center from 5:30 p.m. - 7:00 p.m. If you aren't able to attend, you may still make a contribution to Toys for Tots by contacting Jeff Wilson ([jeff.wilson@theimtgroup.com](mailto:jeff.wilson@theimtgroup.com)).

I would like to wish everyone a joyous and safe Christmas. Take time to fellowship with family and friends and remember that it is more blessed to give than to receive. Merry Christmas!

Jody Ochsner, President, Iowa Chapter CPCU

***"When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one which has been opened for us."***

***Helen Keller***

### Ron Hallenbeck, CPCU & Carole Hallenbeck, CPCU

**Occupation:** Ron-Vice President of the Reinsurance Assumed  
-EMC Insurance Companies  
Carole-Retired

**Background:** Ron and Carole are believed to be the first husband and wife to both be awarded the CPCU designation. Ron received his designation in 1977 and Carole received hers in 1979. They also both have AIAF, ARP, and ARe designations, having been unduly influenced early in their careers by Ted Lussem.



Carole graduated from Iowa State University with a Spanish major. She went to work for Marsh McClennan in Los Angeles. She joined EMC in 1975 and worked in Branch Accounting, EMC Underwriters Ltd., Research Underwriting, Home Office Marketing and Corporate Risk management before retiring January 2008.

Ron went to Kansas University and majored in Business & Economics. He began working at the Iowa Inspection Bureau (now known as Insurance Services Office - ISO) for two years before joining EMC in 1973. Ron has worked in the Farm Fire department, Home Office Property, EMC Underwriters Ltd., and Home Office Casualty. His current position is Vice President of the Reinsurance Assumed department of EMC.

Both Carole and Ron did a lot of work with coverage form drafting in the 1980s as a result of the trend towards "easy read" portfolio style contracts.

**Off-the-Job Interests:** Carole and Ron enjoy biking and attending wine tastings (not necessarily in that order). They also like to travel as does their son Dan, who is a pilot for Republic Airlines and flies the Embraer 170, a 76 passenger commercial jet. Since retirement, Carole has been involved with Drake University teaching adults how to read and both volunteer at their church.

## Iowa Insurance Hall of Fame

The Iowa Insurance Hall of Fame was founded in 1997 to recognize outstanding contribution to the Iowa insurance industry. Each year a selection committee evaluates nominations on standards that include the individual's impact on the industry and their communities.

The Hall is seeking nominations for consideration for the 2009 selection process by April 1st.

Let us not forget those who built our state into one of the major insurance centers in the world by nominating them to the Iowa Insurance Hall of Fame.

You may find complete information on the Iowa Insurance Hall of Fame website at [www.iihof.org](http://www.iihof.org). This includes past inductees' profiles and nomination information. You may also contact Jeff Jeffus, CPCU at [jeff.jeffus@stateauto.com](mailto:jeff.jeffus@stateauto.com).

The Iowa Insurance Hall of Fame would also like to thank CPCU for their continued support.

**Where: Allied Insurance, 1100 Locust Ave. Des Moines**

**When: December 8, 2008**

**What: 2 half days sessions (see below)**

## **Personal Lines: Special Needs**

### *What's It About?*

This workshop will provide the insurance professional a better understanding of personal lines coverages for special needs. We will explore four areas of coverage: personal umbrella coverage, home-based business coverage, drive other car coverage, and coverage for specialized motorized vehicles.

### *Who's It For?*

Adjusters, agents, and other insurance and risk management professionals will benefit from this review of judicial decisions regarding alleged errors and omissions by insurance professionals.

### *What You'll Learn*

At the conclusion of this workshop, the attentive learner will know:

- How the personal umbrella coverage is broader than excess coverage.
- How personal umbrella coverage gaps can occur when underlying limits are deficient.
- Why home-based business coverage is important in today's mobile world.
- How risk of loss associated with the home-based business can be reduced and the insured's assets protected.
- About the exclusions under the homeowner's and personal auto policies for certain motorized vehicles.
- Options for obtaining coverage on specialized vehicles.
- When "Drive Other Car Coverage" is necessary and how DOC coverage is applied.

## **Surviving a Litigious Society: What you need to know about E&O and Bad Faith**

### *What's It About?*

Today's litigious society has created a minefield of dangers for the insurance professional! In this workshop, attendees will learn and explore these dangers and the reality of the business environment; how to identify the perils they face; how to identify and evaluate activities that present potential exposure; and how to defend themselves should a claim be presented.

### *Who's It For?*

Adjusters, agents, and other insurance and risk management professionals will benefit from this review of judicial decisions regarding alleged errors and omissions by insurance professionals.

### *What You'll Learn*

At the conclusion of this workshop, the attentive learner will be able to:

- Discover areas of errors and omissions exposure.
- Gain an understanding of the duty of care owed.
- Become more aware of E&O hazards in order to take steps to avoid exposure.
- Understand the implications of bad faith in legal and contractual relationships.
- Learn to avoid mistakes that can lead to E&O claims.

## **Speaker for Both Workshops**

Elise M. Farnham, CPCU, AIM, ARM, CPIW is president of Illumine Consulting, a firm serving the risk management and insurance communities.

**Costs: CPCU Society members:** \$99 for one workshop/\$198 for both workshops

**Nonmembers:** \$109 for one workshop/\$218 for both workshops

**Register: Online at <http://www.cpcu-iowa.org> or [www.cpcusociety.org](http://www.cpcusociety.org).**

**Call (800) 932-CPCU and select option 4 to speak to our Member Resource Center**

On November 12th, the Iowa Chapter of the CPCU Society held the annual I-Day program and CPCU Designee Conferment Ceremony. There were over 180 people in attendance with 16 being new designees.



Left to right: Richard Keith, Iowa Chapter Treasurer; Barb Sullivan, Iowa Chapter Vice-President; Jody Ochsner, Iowa Chapter President; Marvin Kelly, national CPCU Society President and Russ Greenwood, Iowa Chapter Secretary.



Panel discussion: "Disaster and Recovery: Are You Prepared?"



New Designees

## Burkhalter Award

The Iowa Chapter is pleased to announce that Lawrence W. Matthews is the second recipient of the Burkhalter Award. The Burkhalter Award is presented at I-Day to a person who has made significant contributions to the community and the Iowa insurance industry.



## 2008-2009 CPCU Events

Wednesday, December 3, 2008 5:00pm-7:00pm	Des Moines Botanical Center	Chapter Meeting/Holiday Event
Monday, December 8, 2008	Allied Insurance	Speaker: Elise Farnham Technical Workshops Topics: "Personal Lines Special Needs" and "Surviving a Litigious Society"
Thursday, January 15, 2009 11:30-1:00	Hilton Garden Inn Urbandale	Speaker: Michael Hovda Topic: Managing Generation whY?
Wednesday, February 18, 2009 11:30-1:00	EMC	Speaker: Shaun Tarbuck, Chief Executive of the International Cooperative and Mutual Insurance Federation

## Embrace Iowa: 2008 Iowa Disaster Fund

At this year's I-Day program, we collected \$148 and the Chapter will be donating an additional \$2,000 for the Embrace Iowa: 2008 Iowa Disaster Fund. This disaster outreach program was formed when Governor Chet Culver asked a group of notable Central Iowa business leaders such as Barry Griswell and Fred Hubbell to lead a private sector fundraising initiative. The funds are allocated to local non-profit or governmental entities within communities experiencing the greatest need and distributed according to local criteria.

## Insurance Society President Wants Increased Diversity

Marvin Kelly, President of the CPCU Society, was featured in a Des Moines Register article on November 13th. Minorities make up less than 6 percent of the Chartered Property Casualty Underwriters Society's membership and Mr. Kelly says that number is indicative of the insurance industry at large, and he's working to change that. "Really, we need to focus on bringing younger people and more diversity to the industry, because we haven't done a good job there."

"I think there is a misconception that insurance is a boring business or that there are not a lot of opportunities," Kelly said. Many college students who haven't had much interaction with the insurance industry think it is all about sales. "Insurance can be exciting and lucrative based on the direction you go in," Kelly said. "There are more areas than just insurance at an insurance company. We have to get them to see that there are opportunities."

# Chapter Meeting

Date & Time	Wednesday, December 3 <sup>rd</sup> , 2008, 5:00 - 7:00 p.m.
Location:	Des Moines Botanical Center, Riverwalk Café, 909 Robert Ray Dr.

## DESCRIPTION:

Join the Iowa Chapter for a Holiday celebration on December 3, 2008 from 5-7 at the Des Moines Botanical Center for wine and hors d'oeuvres . Enjoy the music of the Mel Hrubetz duo and take in the holiday greenery from the Riverwalk Café while socializing and networking with your CPCU friends and colleagues!

The Iowa Chapter has agreed to host a toy drive for Toys for Tots at this event. Please join the Marines this year to make a difference in Des Moines with Toys for Tots. The Marine Corps motto is "Semper Fidelis", meaning always faithful, and we want to let our community know that we will once again be faithful this year to our children in need.

To enable us to have an accurate count for food purposes, please mail or e-mail reservations by November 25, 2008 to:

[cpcu-iowa@associationinsight.com](mailto:cpcu-iowa@associationinsight.com)

Make checks payable to: Iowa Chapter – CPCU

Mail checks to: Iowa Chapter CPCU  
c/o Association Insight  
4554 114th Street  
Urbandale, IA 50322

Name(s): \_\_\_\_\_

Company: \_\_\_\_\_ Total Enclosed: \$ \_\_\_\_\_  
Cost: \$25 per person

To register by credit card go to our chapter's web site ([www.cpcu-iowa.org](http://www.cpcu-iowa.org)) and click on the link on the main page under News and Hot Topics.

For questions about the meeting, not concerning reservations, please call Barb Sullivan at 515-225-5445.